

Shine Resunga Development Bank Limited
Capital Adequacy Table
At the month end of Paush, 2076

Form No 1

(Rs. in '000)

1.1 RISK WEIGHTED EXPOSURES		Current Period	Previous Period
a	Risk Weighted Exposure for Credit Risk	24,427,720.87	22,271,783.94
b	Risk Weighted Exposure for Operational Risk	2,628,709.87	1,181,814.97
c	Risk Weighted Exposure for Market Risk	523.59	523.50
Total Risk Weighted Exposures (Before adjustments of Pillar II)		27,056,954.33	23,454,122.41
Adjustments under Pillar II			
SRP 6.4a (5)	ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-	-
SRP 6.4a (6)	Add% of the total deposit due to insufficient Liquid Assets	-	-
SRP 6.4a (7)	Add RWE equivalent to reciprocal of capital charge of 2-5% of gross income	-	-
SRP 6.4a (9)	If overall risk management policies and procedures are not satisfactory. Add% of RWE	-	-
SRP 6.4a (10)	If desired level of disclosure requirement has not been achieved, Add% of RWE	-	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		27,056,954.33	23,454,122.41
1.2 CAPITAL			
(A) Core Capital (Tier 1)		Current Period	Previous Period
		3,933,204.92	3,720,594.42
a	Paid up Equity Share Capital	2,622,904.12	2,622,904.12
b	Irredeemable Non-cumulative preference shares		
c	Share Premium	2,465.45	
d	Proposed Bonus Equity Shares		
e	Statutory General Reserves	407,872.08	407,872.08
f	Retained Earnings	588,794.33	575,793.51
g	Un-audited current year cumulative profit/(loss)	284,761.61	127,470.91
h	Capital Redemption Reserve		
i	Capital Adjustment Reserve	57,004.82	
j	Dividend Equalization Reserves		
k	Other Free Reserve	7,105.42	7,105.42
l	Less: Goodwill		
m	Less: Deferred Tax Assets	37,090.90	19,939.63
n	Less: Fictitious Assets		
o	Less: Investment in equity in licensed Financial Institutions		
p	Less: Investment in equity of institutions with financial interests		
q	Less: Investment in equity of institutions in excess of limits		
r	Less: Investments arising out of underwriting commitments		
s	Less: Reciprocal crossholdings		
t	Less: Purchase of land & building in excess of limit and unutilized	612.00	612.00
u	Less: Other Deductions		
Adjustments under Pillar II			
SRP 6.4a(1)	Less: Shortfall in Provision	-	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-	-
(B) Supplementary Capital (Tier 2)		255,054.90	265,701.96
a	Cumulative and/or Redeemable Preference Share		
b	Subordinated Term Debt		
c	Hybrid Capital Instruments		
d	General loan loss provision	252,930.44	261,704.86
e	Exchange Equalization Reserve		
f	Investment Adjustment Reserve	2,124.46	3,997.09
g	Asset Revaluation Reserve		
h	Other Reserves		
Total Capital Fund (Tier I and Tier II)		4,188,259.82	3,986,296.37
1.3 CAPITAL ADEQUACY RATIOS			
		Current Period	Previous Period
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		14.54%	15.86%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)		15.48%	17.00%